

ABSTRACT

BRILink is an expansion of BRI services, which provides functions for its customers to become agents and reliable Electronic Data Capture (EDC) mini BRI ATMs through the sharing fee method for online and real time banking transaction services to the public. The problem in this study is that there is still a lack of immunity from BRILink's customer loyalty which is still interested in using smart services from other banks. The lack of quality of service provided by BRILink agents such as the facilities available at BRILink agents are not clean and agents are less responsive in responding to consumer complaints, which creates a potential gap between satisfaction and service quality from the tangibles and responsive dimensions.

This study aims to determine the effect of service quality on consumer loyalty with customer satisfaction as an intervention variable. This research was conducted on BRILink users, Suliki sub-district, Limapuluh Kota Regency, West Sumatra. The population in this study are people who live in Suliki District and have transacted through BRILink agents, namely 6332 people. The research sample was determined using the Slovin formula and obtained a sample of 400 respondents and selected using the Non Probability Sampling technique, the type of Purposive Sampling, namely the method of selecting samples with reference to a research criterion. Data analysis used a quantitative approach using the SPSS 24 application.

The results of this study indicate that Service Quality has a significant effect on Consumer Loyalty of BRILink users in Suliki District, Service Quality has a significant effect on visitors to BRILink users in Suliki District, Consumer goals have a significant effect on Consumer Loyalty of BRILink users in Suliki District, Service Quality has an indirect effect on Consumer Loyalty with the aim of being an intervention variable for BRILink agent consumers in Suliki District, the goal of Consumers mediating Service Quality on Consumer Loyalty at BRILink in Suliki District, Limapuluh Kota Regency, West Sumatra.

Keywords: *Service Quality, Consumer Satisfaction, Consumer Loyalty.*